

EXHIBIT A

CONNECTED PAYMENTS

EMV Certification Update: January 14, 2016

Dear Valued Connected Payments Customer:

The NCR Connected Payments and EMV® (Europay, MasterCard, and Visa) Liability Shift teams continue to work with all necessary third parties to certify solutions for use in the field with the NCR Connected Payments solution.

The chart below details the updated targeted certification dates for EMV solutions.

For more information regarding EMV, including a NCR whitepaper detailing implementation procedures and other FAQs, please click [here](#) to be directed to the Connected Payments Portal.

EMV Certifications	First Data Concord H&C	First Data Rapid Connect	First Data ATL-105	Vantiv Tandem	WorldPay	Chase	Elavon
VeriFone Mx915, Mx925	Certified	Certified	Jan 22, 2016	Certified	Certified	Certified	Certified
VeriFone TAVE/VSP Mx915, Mx925	Certified	n/a	n/a	n/a	TBD	n/a	n/a
VeriFone Mx850, 860, 870, 880	Certified	Certified	Jan 22, 2016	Certified	Jan 29, 2016	Certified	Certified
VeriFone TAVE/VSP Mx850, 860, 870, 880	TBD	n/a	n/a	n/a	TBD	n/a	n/a
VeriFone e335 (for Mobile)	Mar 11, 2016	Mar 11, 2016	n/a	n/a	n/a	n/a	n/a
Equinox L5200, L5300	Jan 29, 2015	Roadmap 2016	Feb 5, 2016	Jan 29, 2016	TBD	Jan 29, 2016	Feb 5, 2016
Ingenico ISC250, ISC480	Jan 29, 2015	Roadmap 2016	TBD	Certified	Mar 4, 2016	TBD	TBD



© 2015 NCR Corporation - All rights reserved. NCR Corporation 3097 Satellite Blvd. Duluth, GA 30096.
NCR respects your privacy.

To unsubscribe, [click here](#).



EXHIBIT B-1



January 04, 2016



2778



Respond By: 01/14/2016

MARIE DIXON
B & R SUPERMARKET, INC
11 N ROYAL POINCIANA BLVD STE 100
MIAMI SPRINGS FL 33166-4423

NOTIFICATION OF CHARGEBACK

A chargeback debit has been processed to your account via ACH for the below transaction under the following Visa regulation:

Counterfeit Transaction

Definition: The card issuer received a complaint from the cardholder claiming that he or she did not authorize or participate in the transaction.

Cardholder Account Nbr: 478433*****9569
Reference Number: 24224435318101040383383
Transaction Date: 11/13/2015
Transaction Amount: \$91.17
Chargeback Amount: \$91.17
Invoice Number: 08235449
Device ID: 8

Terminal ID: LK453992
Merchant ID: [REDACTED]
Batch Nbr: 113285
Batch Amount: [REDACTED]
Sequence Nbr: 6020
POS Entry Mode: Swiped
CVM Code:

MOST COMMON CAUSES FOR CHARGEBACK:

- ❖ The merchant failed to compare the first four digits of the embossed account number on the card with the preprinted digits below the embossed number for a card present transaction.
- ❖ The merchant received an authorization without transmission of the the required data.

POSSIBLE REMEDIES TO REFUTE THE CHARGEBACK:

- ❖ If the POS entry mode stated above is a "90" provide a copy of the signed sales receipt.

Please fax your supporting documentation along with a copy of this notification to the fax number provided below before 01/14/2016.

WorldPay Chargeback Department
TOLL FREE FAX NUMBER: 1-866-834-5965

If you have any questions regarding this chargeback notification, please call the Chargeback Department at 1-800-859-5965 option 8.

EXHIBIT B-2



February 01, 2016



475



MARIE DIXON
B & R SUPERMARKET, INC
11 N ROYAL POINCIANA BLVD STE 100
MIAMI SPRINGS FL 33166-4423

DENIAL OF CHARGEBACK REVERSAL

The request to reverse the chargeback for the transaction detailed below has been denied.

Cardholder Account Nbr: 478433*****9569	Terminal ID: LK453992
Reference Number: 24224435318101040383383	Merchant ID: [REDACTED]
Transaction Date: 11/13/2015	Batch Nbr: 113285
Transaction Amount: \$91.17	Batch Amount: [REDACTED]
Chargeback Amount: \$91.17	Sequence Nbr: 6020
Invoice Number: 08235449	POS Entry Mode: Swiped
Device ID: 8	CVM Code:
Chargeback Reason: Counterfeit Transaction	

WorldPay as your processor is obligated to follow the rules and regulations of the Mastercard and Visa Association. The denial for the request was based on the following information:

The bank stated the EMV chip card was processed. The transaction was not processed through a chip reader terminal, therefore the chargeback will stand.

If you have any questions regarding this chargeback notification, please call the Chargeback Department at 1-800-859-5965 option 8.

EXHIBIT B-3



February 05, 2016

Marie Dixon
B & R Supermarket, Inc
11 N Royal Poinciana Blvd Ste100
Miami Springs FL 33166

Respond By: 02/15/2016

NOTIFICATION OF CHARGEBACK

A chargeback debit has been processed to your account via ACH today for the below transaction under the following MasterCard regulation:

Chip Liability Shift

Definition: Under Chip liability shift, a U.S. region acquirer may represent a chargeback for reason code 4870 (Chip Liability Shift) in which the issuer alleges counterfeit fraud, if the acquirer can prove that the disputed transaction occurred at a hybrid POS terminal or involved a magnetic stripe-only card.

Cardholder Account Nbr:	542418*****0775	Terminal ID:	LK200917
Reference Number:	25536065364101010332749	Merchant ID:	[REDACTED]
Transaction Date:	12/29/2015	Batch Nbr:	229811
Transaction Amount:	\$108.97	Batch Amount:	[REDACTED]
Chargeback Amount:	\$108.97	Sequence Nbr:	9033
Invoice Number:	01026297	POS Entry Mode:	Swiped
Device ID:	1-0001		

In order for WorldPay to assist you in refuting this case, please provide the below information:

Please fax your supporting documentation along with a copy of this notification to the fax number provided below before 02/15/2016.

WorldPay Chargeback Department
TOLL FREE FAX NUMBER: 1-866-834-5965

If you have any questions regarding this chargeback notification, please call the Chargeback Department at 1-800-859-5965 option 8.

EXHIBIT B-4



March 07, 2016



759



MARIE DIXON
B & R SUPERMARKET, INC
11 N ROYAL POINCIANA BLVD STE 100
MIAMI SPRINGS FL 33166-4423

DENIAL OF CHARGEBACK REVERSAL

The request to reverse the chargeback for the transaction detailed below has been denied.

Cardholder Account Nbr:	542418*****0775	Terminal ID:	LK200917
Reference Number:	25536065364101010332749	Merchant ID:	[REDACTED]
Transaction Date:	12/29/2015	Batch Nbr:	229811
Transaction Amount:	\$108.97	Batch Amount:	[REDACTED]
Chargeback Amount:	\$108.97	Sequence Nbr:	9033
Invoice Number:	01026297	POS Entry Mode:	Swiped
Device ID:	1-0001	CVM Code:	
Chargeback Reason:	Chip Liability Shift		

WorldPay as your processor is obligated to follow the rules and regulations of the Mastercard and Visa Association. The denial for the request was based on the following information:

The bank states this an d EMV card and the transaction was not processed using chip reader terminal. Cardholder states fraudulent transaction.

If you have any questions regarding this chargeback notification, please call the Chargeback Department at 1-800-859-5965 option 8.

EXHIBIT C



February 25, 2016

Marie Dixon
B & R Supermarket, Inc
11 N Royal Poinciana Blvd Ste100
Miami Springs FL 33166

Respond By: 03/07/2016

NOTIFICATION OF CHARGEBACK

A chargeback debit has been processed to your account via ACH for the below transaction under the following Discover regulation:

UA05 Fraud-Chip Card Counterfeit Transaction

Definition: The UA05 reason code is valid for a chargeback on a card present card sale or cash advance involving a chip card and the issuer or cardholder alleges that a counterfeit card was used to conduct a card sale or cash advance and the merchant's POS device did not support and use EMV technology.

Cardholder Name:	Exception Ref #:
Cardholder Account Nbr: 801148*****2814	3612831
Reference Number: 28100188012101027352058	Terminal ID: LK453885
Transaction Date: 01/11/2016	Batch Nbr: 111344
Transaction Amount: \$140.47	Batch Amount: [REDACTED]
Chargeback Amount: \$140.47	Sequence Nbr: 1180
Invoice Number: 08288282	POS Entry Mode: Swiped
Device ID: 8-0008	

In order for WorldPay to assist you in refuting this case, please provide all requested information:

Please fax your supporting documentation along with a copy of this notification to the fax number provided below before 03/07/2016.

WorldPay Chargeback Department
TOLL FREE FAX NUMBER: 1-866-562-8672

If you have any questions regarding this chargeback notification, please call the Chargeback Department at 1-800-859-5965 option 8.



February 25, 2016

Marie Dixon
B & R Supermarket, Inc
11 N Royal Poinciana Blvd Ste100
Miami Springs FL 33166

Respond By: 03/07/2016

NOTIFICATION OF CHARGEBACK

A chargeback debit has been processed to your account via ACH for the below transaction under the following Discover regulation:

UA05 Fraud-Chip Card Counterfeit Transaction

Definition: The UA05 reason code is valid for a chargeback on a card present card sale or cash advance involving a chip card and the issuer or cardholder alleges that a counterfeit card was used to conduct a card sale or cash advance and the merchant's POS device did not support and use EMV technology.

Cardholder Name:	Exception Ref #:
Cardholder Account Nbr: 601149****2814	3812854
Reference Number: 28100186008102010832557	Terminal ID: LK453885
Transaction Date: 01/05/2016	Batch Nbr: 105338
Transaction Amount: \$44.98	Batch Amount: [REDACTED]
Chargeback Amount: \$44.98	Sequence Nbr: 357
Invoice Number: 08287251	POS Entry Mode: Swiped
Device ID: 8-0008	

In order for WorldPay to assist you in refuting this case, please provide all requested information:

Please fax your supporting documentation along with a copy of this notification to the fax number provided below before 03/07/2016.

WorldPay Chargeback Department
TOLL FREE FAX NUMBER: 1-866-562-8672

If you have any questions regarding this chargeback notification, please call the Chargeback Department at 1-800-859-5965 option 3.

EXHIBIT D

American Express Disputes

<https://www.209.americanexpress.com/merchant/services/disputes?lo...>

milam's market # 4
Phone number: 305-884-4870
Fax number: 305-884-5590
Pages including cover:

Subject: Respond for PP91642

Reason:

Additional comments:

support is being fax

Fax to: 623-444-3003

Mail to: PO BOX 981541 EL PASO, TX 79998

American Express Disputes

<https://www209.americanexpress.com/merchant/services/disputes?lo...>**Chargeback details**

Fraud Liability Shift - Counterfeit

Additional information: MILAM'S MARKETS 208310891 3099451890

Disputed amount**Chargeback amount****Charge amount**

0.00
-155.12
155.12

Case number	PP21842	Status	Please respond
Date received	1/2/2016	Reply by	1/22/2016
Days Left	19	Reply By - Days Left	01/22/2016-19
Responded on	N/A	Case type	Fraud
Reason	Fraud	Reason Code	F30
Card Number at transaction	[REDACTED]	Charge amount	155.12
Dispute Amount	0.00	Resolution	NA
		Submitting location ID	NA
		Payee location ID	NA
Charge reference number	208310891	Airline ticket number	NA
Adjustment number	778671	Adjustment date	1/1/2016
Chargeback amount	-155.12	Settlement date	1/4/2016
Settlement amount	[REDACTED]	Response code	NA
Reason and Code	Fraud-F30	Amount	-155.12
Dispute Type	CB	Industry location number	542929603582238
Terminal ID	NA	SE Tracking number	NA
SE Reference number	NA	SOC Amount	0.00
SOC Date	NA	First Presentation Amount	0.00
Acquirer Reference number	NA	Microfilm Sequence Code	NA
Internal Chargeback Code	NA	Case Update date	NA
Resolution Code	NA	Inquiry Initials	NA
Chargeback Initials	NA		

Card Member	[REDACTED]	Tracking number	NA
Card Number	[REDACTED]	Case type	FRAUD
Card Number at transaction	[REDACTED]	Charge date	12/8/2015
Assured Reservation	N/A	Merchandise type	NA
Reservation cancellation	N/A	Return location	NA
Reservation cancellation date	N/A	Return name	NA
Cancellation zone	N/A	Return date	NA
Reservation name	N/A	Type of return	NA
Reservation location	N/A	Return reason	NA
Reservation date	N/A	Credit received	NA
Cancellation date	N/A	Card deposit	NA
Cancellation number	N/A	Reference number	208310891
ROC invoice number	N/A	Dept code	XX0948A
Transaction number	N/A	Passenger name	NA
Passenger first name	N/A	Passenger middle name	NA
Passenger last name	N/A	SE process	342

01/04/2016 13:03

3859458223

MILANS #4

PP91642

PAGE 01/02

Printed on 01-04-2016

MILANS Market # 4 - Electronic Journal Transaction Report

Page 1

Transaction: 07716269 *** ONLINE ***

Cashier: #14 Marges H

Date: 12-08-15 Time: 20:27:06

Lane: 07

00000000000007616149	MIST NECTAR ROSE	1	889.99	T1	Scanned Unit
00000000000007616150	MIST NECTAR ROSE	1	889.99	T1	Scanned Unit
00000000000000000071	VERANO MOCHA	1	81.99	T2	Scanned Unit

Item Sub Total	\$144.97
Total Time Disc. Taken	\$0.00
Sub Total	\$144.97
Tax One	\$10.15
Tax Two	\$0.00
Tax Three	\$0.00
Transaction Total	\$155.12

Item Count: 3

American Express

\$155.12

Acct # 0000037316000001003

Additional Receipt Data

Customer Number # 000000000000

Customer Restriction Approved - Compared to Birthdate: 12-08-94

Original: ScanMaster
Verification ID: 000000000000000000

Statistical Data

Transaction Started at: 12-08-2015 20:27:06
 Transaction Finished at: 12-08-2015 20:27:35
 Total Transaction Time: 00:00:39
 Idle Time between Sales: 00:00:10

Total Ringing Time	: 00:00:39
Total Tender Time	: 00:00:15
Effective Scan Rate	: 270.00 items per minute
Scanned entries	: 3
Mayed entries	: 0
Open department entries	: 0

01/04/2016 13:03

3859458223

MILANS #4

PAGE 02/02

Milans's Market #4
 17100 Collins Avenue
 Sunny Isle, FL 33160

ScanMaster Electronic Journal Signature Image
 01/04/2016 08:29 AM

Store	Reg	Cashier	Transaction	Date	Time	Customer	Sale Total
0004	07	414	07716269	12-08-15	20:27:06	000000000000	\$155.12

Tender
 American Express

Account #

Exp

Transit

Check #

Amount

Service Description
 Groceries

Authorization #
 568851

